

Fill in this information to identify the case:

Debtor 1 Janet Kazy-Garey

Debtor 2
(Spouse, if filing) _____

United States Bankruptcy Court for the: Northern District of IL
(State)

Case number 17-80650

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association as Trustee of Tiki Series IV Trust

Court claim no. (if known): 5

Last 4 digits of any number you use to identify the debtor's account: 8187

Date of payment change:
Must be at least 21 days after date of this notice 06 / 01 / 2021

New total payment: \$ 707.36
Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

- ☐ No
- ☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____

Current escrow payment: \$ 393.18 New escrow payment: \$ 280.12

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

- ☒ No
- ☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____% New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

Debtor 1 Janet Kazy-Garey
First Name Middle Name Last Name

Case number (if known) 17-80650

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Michelle R. Ghidotti-Gonsalves Date 04 / 29 / 2021
Signature

Print: Michelle R. Ghidotti-Gonsalves Title AUTHORIZED AGENT
First Name Middle Name Last Name

Company Ghidotti Berger LLP

Address 1920 Old Tustin Ave
Number Street
Santa Ana, CA 92705
City State ZIP Code

Contact phone (949) 427 - 2010 Email bknotifications@ghidottiberger.com



323 FIFTH STREET
EUREKA CA 95501

(800) 603-0836
Para Español, Ext. 2660, 2643 o 2772
8:00 a.m. - 5:00 p.m. Pacific Time
Main Office NMLS #5985
Branch Office NMLS #9785

JANET L KAZY GAREY
7 N JEFFERSON ST
HARVARD IL 60033

Analysis Date: April 14, 2021

Final

Property Address: 7 NORTH JEFFERSON STREET HARVARD, IL 60033

Loan: XXXXXXXXXX

Annual Escrow Account Disclosure Statement Account History

This is a statement of actual activity in your escrow account from June 2020 to May 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jun 01, 2021:
Principal & Interest Pmt:	427.24	427.24
Escrow Payment:	393.18	280.12
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$820.42	\$707.36

Escrow Balance Calculation	
Due Date:	Jun 01, 2018
Escrow Balance:	(6,879.89)
Anticipated Pmts to Escrow:	14,154.48
Anticipated Pmts from Escrow (-):	117.68
Anticipated Escrow Balance:	\$7,156.91

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	2,149.11	(6,675.59)
Jun 2020	298.88		1,432.74		* County Tax	1,015.25	(6,675.59)
Jun 2020		198.06	60.09	59.71	* Forced Place Insur	955.16	(6,537.24)
Jul 2020	298.88	396.12	60.09	59.62	* Forced Place Insur	1,193.95	(6,200.74)
Aug 2020	298.88		60.09	59.42	* Forced Place Insur	1,432.74	(6,260.16)
Aug 2020				1,327.66	* County Tax	1,432.74	(7,587.82)
Sep 2020	298.88		1,432.74		* County Tax	298.88	(7,587.82)
Sep 2020		190.59	60.09	59.42	* Forced Place Insur	238.79	(7,456.65)
Oct 2020	298.88		60.09	59.33	* Forced Place Insur	477.58	(7,515.98)
Nov 2020	298.88	396.12	60.09	59.33	* Forced Place Insur	716.37	(7,179.19)
Dec 2020	298.88		60.09	59.13	* Forced Place Insur	955.16	(7,238.32)
Jan 2021	298.88	396.12	60.09	59.13	* Forced Place Insur	1,193.95	(6,901.33)
Feb 2021	298.88	198.06	60.09	58.94	* Forced Place Insur	1,432.74	(6,762.21)
Mar 2021	298.88		60.09	58.84	* Forced Place Insur	1,671.53	(6,821.05)
Apr 2021	298.88		60.09	58.84	* Forced Place Insur	1,910.32	(6,879.89)
May 2021	298.88		60.09		* Forced Place Insur	2,149.11	(6,879.89)
					Anticipated Transactions	2,149.11	(6,879.89)
Apr 2021		13,761.30		58.84	Forced Place Insur		6,822.57
May 2021		393.18		58.84	Forced Place Insur		7,156.91
	\$3,586.56	\$15,929.55	\$3,586.56	\$2,097.05			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 3,586.56. Under Federal law, your lowest monthly balance should not have exceeded \$97.76 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	7,156.91	1,991.48
Jun 2021	280.12	1,327.66	County Tax	6,109.37	943.94
Jun 2021		58.84	Forced Place Insur	6,050.53	885.10
Jul 2021	280.12	58.84	Forced Place Insur	6,271.81	1,106.38
Aug 2021	280.12	58.84	Forced Place Insur	6,493.09	1,327.66
Sep 2021	280.12	1,327.66	County Tax	5,445.55	280.12
Sep 2021		58.84	Forced Place Insur	5,386.71	221.28
Oct 2021	280.12	58.84	Forced Place Insur	5,607.99	442.56
Nov 2021	280.12	58.84	Forced Place Insur	5,829.27	663.84
Dec 2021	280.12	58.84	Forced Place Insur	6,050.55	885.12
Jan 2022	280.12	58.84	Forced Place Insur	6,271.83	1,106.40
Feb 2022	280.12	58.84	Forced Place Insur	6,493.11	1,327.68
Mar 2022	280.12	58.84	Forced Place Insur	6,714.39	1,548.96
Apr 2022	280.12	58.84	Forced Place Insur	6,935.67	1,770.24
May 2022	280.12	58.84	Forced Place Insur	7,156.95	1,991.52
	<u>\$3,361.44</u>	<u>\$3,361.40</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 221.28. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 560.23 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 7,156.91. Your starting balance (escrow balance required) according to this analysis should be 1,991.48. This means you have a surplus of 5,165.43. **(The amount of surplus only exists if the loan is current, the analysis gives a projected overage as if all past due payments are made the month the analysis is processed).**

This surplus must be returned to you unless it is less than \$50.00, in which case we have the additional option of keeping it and lowering your monthly payments accordingly. As the loan is delinquent, we will not be sending a check for the surplus.

We anticipate the total of your coming year bills to be 3,361.40. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation

Unadjusted Escrow Payment	280.12
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$280.12</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

CERTIFICATE OF SERVICE

On April 29, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by electronic means through the Court's ECF program:

COUNSEL FOR DEBTOR

Jacob E Maegli
rockford@jordanpratt.com

CHAPTER 13 Trustee

Lydia Meyer
ecf@lsm13trustee.com

CHAPTER 13 Trustee Counsel

Fiona M. Whelan
ch13@lsm13trustee.com

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice
Michaela Rice

On April 29, 2021, I served the foregoing documents described as Notice of Mortgage Payment Change on the following individuals by depositing true copies thereof in the United States mail at Santa Ana, California enclosed in a sealed envelope, with postage paid, addressed as follows:

DEBTOR

Janet Kazy-Garey
7 N. Jefferson St
Harvard, IL 60033

U.S. Trustee

Patrick S Layng
Office of the U.S. Trustee, Region 11
780 Regent St.
Suite 304
Madison, WI 53715

I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

/s/ Michaela Rice
Michaela Rice